

**304.9-509 Consumer protection disclosures to be included with rental vehicle agreement.**

Rental vehicle insurance shall not be transacted under this subtitle at any location unless the following consumer protection disclosures are made in writing that meets the readability standards set forth in KRS 304.14-440 and the regulations promulgated thereunder prior to the sale of rental vehicle insurance and are included with the rental vehicle agreement:

- (1) A clear and concise description of the material terms and conditions of the coverage, including a description of exclusions;
- (2) A description of the process for filing a claim and a toll-free telephone number for reporting a claim;
- (3) A statement that the coverage offered by the rental vehicle agent may be a duplication of coverage already provided by the renter's personal automobile insurance policy or by another source of coverage;
- (4) A statement that the renter is not required to purchase any insurance from the rental vehicle company in order to rent a vehicle. However, the rental vehicle company may refuse to rent a vehicle to an uninsured driver;
- (5) The name and address of the underwriting insurer;
- (6) A separate itemization of all costs for the rental vehicle insurance;
- (7) Confirmation that the insurer underwriting coverage is authorized to transact insurance in Kentucky; and
- (8) A statement that the rental vehicle insurance is primary coverage over any other coverage which may be available to the renter or authorized driver covering the same loss.

**Effective:** July 15, 2010

**History:** Amended 2010 Ky. Acts ch. 83, sec. 18, effective July 15, 2010. -- Created 2000 Ky. Acts ch. 380, sec. 26, effective July 14, 2000.